

What is claimed is:

1. A method of completing a purchase transaction comprising,
 - a) a purchaser ordering over an electronic network a good or service that the purchaser desires to purchase from a merchant vendor with the use of a money transaction card device;
 - b) supplying identifying information to the merchant vendor pertaining to the purchaser and authorization of the purchaser for use of the money transaction card device;
 - c) supplying information from the merchant vendor to a transaction processor pertaining to the purchaser and authorization of the purchaser for use of the money transaction card device;
 - d) establishing a telephone connection from the transaction processor via registered authorized cardholder telephone number to the purchaser, and in which the purchaser is voice enabled to express intent to complete the purchase transaction and to debit the purchaser's account, and optionally to voice identify the purchaser to the transaction processor.
2. The method of Claim 1, further comprising the step of debiting an account of the customer and crediting an account of the merchant vendor.

3. The method of Claim 1, wherein step d) establishing a telephone connection from the transaction processor to purchaser is accomplished substantially contemporaneously with purchaser's order of goods and/or services.
4. The method of Claim 1 further comprising the step of confirming to the purchaser and/or merchant vendor that the purchase has been consummated.
5. The method of Claim 1 further comprising the step of the transaction processor reiterating by registered telephone number call to purchaser that purchaser has made a plurality of orders and enabling purchaser by voice instruction to select from among those orders to consummate one or more transactions.
6. The method of Claim 1 further comprising in step d) of identifying the purchaser to the transaction processor by biometric means of identification, including face print, fingerprints, thumbprints, retinal pattern electronic signatures, cryptographic digital signatures, key stroke dynamics, wrist-vein identification, hand geometry scans, and dynamic and static handwritten signature in addition to voice recognition, or any combination thereof.
7. Apparatus for completing a purchase transaction comprising:
 - a) a purchaser ordering over an electronic network a good or service that the purchaser desires to purchase from a merchant vendor with the use of a money transaction card device;

- b) supplying identifying information to the merchant vendor pertaining to the purchaser and authorization of the purchaser for use of the money transaction card device;
- c) supplying information from the merchant vendor to a transaction processor pertaining to the purchaser and authorization of the purchaser for use of the money transaction card device;
- d) establishing a telephone connection from the transaction processor via registered authorized cardholder telephone number to the purchaser, and in which the purchaser is voice enabled to express intent to complete the purchase transaction and to debit the purchaser's account, and optionally to voice identify the purchaser to the transaction processor.

8. The apparatus of Claim 7 further comprising apparatus for debiting an account of the customer and crediting an account of the merchant vendor.

9. The apparatus of Claim 7, wherein step d) establishing a telephone connection from the transaction processor to purchaser is accomplished substantially contemporaneously with purchaser's order of goods and/or services.

10. The apparatus of Claim 7 further comprising the step of confirming to the purchaser and/or merchant vendor that the purchase has been consummated.

11. The apparatus of Claim 7 further comprising the step of the transaction processor reiterating by registered telephone number call to purchaser that purchaser has made a plurality of orders, and enabling purchaser by voice instruction to select from among those orders to consummate one or more transactions.

12. The apparatus of Claim 7 further comprising in step d) of identifying the purchaser to the transaction processor by biometric identification means, inclusive of face print, fingerprints, thumbprints, retinal pattern, electronic signatures, cryptographic digital signatures, keystroke dynamics, wrist-vein identification, hand geometry and dynamic and static handwritten signature, or any combination thereof.

13. A method of conducting business comprising completing a purchase transaction comprising:

- a) a purchaser ordering over an electronic network a good or service that the purchaser desires to purchase from a merchant vendor with the use of a money transaction card device;
- b) supplying identifying information to the merchant vendor pertaining to the purchaser and authorization of the purchaser for use of the money transaction card device;
- c) supplying information from the merchant vendor to a transaction processor pertaining to the purchaser and authorization of the purchaser for use of the money transaction card device;

d) establishing a telephone connection from the transaction processor via registered authorized cardholder telephone number to the purchaser, and in which the purchaser is voice enabled to express intent to complete the purchase transaction and to debit the purchaser's account, and optionally to voice identify the purchaser to the transaction processor.

14. The method of conducting business of Claim 13 further comprising the step of debiting an account of the customer and crediting an account of the merchant vendor.

15. The method of conducting business of Claim 13 wherein step d) establishing a telephone connection from the transaction processor to purchaser is accomplished substantially contemporaneously with purchaser's order of goods and/or services.

16. The method of conducting business of Claim 13 further comprising the step of confirming to the purchaser and/or merchant vendor that the purchaser has been consummated.

17. The method of conducting business of Claim 13 further comprising in step d) of identifying the purchaser to the transaction processor by biometric identification means, inclusive of face print, fingerprints, thumbprints, retinal pattern, electronic signatures, cryptographic digital signatures, keystroke dynamics, wrist-vein identification, hand geometry and dynamic and static handwritten signature, or any combination thereof.